

# Governor Patrick's Plan to Lower Health Care Costs

## Where we are now:

More than 98 percent of Massachusetts residents have health insurance coverage, including 99.8 percent of our children. No other state in America does a better job providing residents health care insurance.

But it's too expensive. Health care costs are a serious problem for the entire country that, if left uncontrolled, will damage our economy, hurt small businesses and shift an even greater burden onto working families.

***Massachusetts leads the nation in providing health care coverage.  
Now it's time to bring down costs.***

## What we've already done:

Last year, Governor Patrick directed the state Division of Insurance to use its existing authority to disapprove excessive health care insurance premium increases. So far, this has saved Massachusetts residents \$106 million and led insurance companies to submit lower premium increases this year.

The Governor also signed legislation allowing businesses to purchase lower cost health care plans as a group and made it easier for businesses to shop for insurance plans through the state's Health Care Connector service.

## What we're doing now:

In February, Governor Patrick proposed a plan to tackle rising health care costs and deliver better care. The goal of this proposal is simple: better, more affordable health care for all Massachusetts residents.

Here's what the plan will do:

- **Improve the way health care is delivered.** Health care that cares for a whole person, not an individual illness, makes us healthier. It's also cost effective. The Governor's plan moves us in that direction and holds providers accountable for making progress.
- **Pay for higher quality, more efficient health care.** Right now, doctors are paid for the quantity of health care they provide, not the quality. By encouraging providers and hospitals to deliver health care in smarter, more efficient ways, the Governor's proposal will bring down costs.
- **Encourage innovative ideas in the private market.** There are many creative, effective ideas in the health care industry right now for lowering costs. State government will work with the medical industry to expand what's working and change what isn't.
- **Ensure savings are passed on to consumers and patients.** Once health care costs do come down, the Governor's plan will make sure that lower costs help consumers and don't just improve insurance companies' profits.

*"Better, more affordable health care for us all."  
—Governor Deval Patrick*

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